

Keep Mobile Policy Summary

This is a summary of cover. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the policy booklet, a copy of which is available from Fish Insurance.

This summary relates to Keep Mobile policies effective from 1 January 2005 onwards.

Keep Mobile is an annual comprehensive motor insurance policy underwritten by Fortis Insurance Limited.

English Law applies to the contract. The contract is based on information you give us on a proposal (or which is shown in a Statement of Insurance). You must tell us of any changes to the information.

The contract is made up of:-

- 🕒 **The policy**, this gives full details of the terms and conditions
- 🕒 **The schedule**, this shows the period of insurance, and details of applicable excesses and endorsements
- 🕒 **The certificate of motor insurance**, this shows the registration number of the car insured, who may drive, what the car can be used for and if you may drive another car which does not belong to you.

Significant Features, Benefits and Exclusions (Cover)

Cover	Significant Limitations and Exclusions	Policy Section
Liabilities to third parties	£20,000,000 for third party property damage	A
Use of your car in EU	Extend full cover for up to 90 days	H
Driving a car which does not belong to you	Cover only applies for the policyholder and if shown on the certificate of motor insurance. Cover is Third Party Only	A
Loss or damage to own car	Market value. Subject to excesses. Additional excesses for young or inexperienced drivers. New car replacement for cars up to 1 year old and you must be the first and only registered keeper. Extra costs due to parts or replacements not being available in the UK are not covered. Any loss or damage caused by deception is excluded	B
Audio and navigation equipment	Unlimited (other than fixed telephones limit £250 shown in schedule)	B
Personal effects and mobility aids (including wheelchairs)	Personal effects up to £200. Mobility aids up to £500. Money, business goods and property insured under another policy is excluded.	E
Broken windows or windscreen	£40 excess as shown in schedule	B
Personal accident	Policyholder and spouse and any driver of the insured car. Death £10,000. Loss of sight or limb £10,000. Policy limit £10,000 any one person. Age limit 16-70 years. Any injury where the injured person's pre-existing medical condition contributed to the cause of the accident or worsening of the injury is excluded.	C
Medical expenses	Up to £100 each person	D
Loss or damage to vehicle adaptations	Replacement as new up to limit stated on schedule	B
Keep Mobile benefit Covers reasonable expenses incurred by the policyholder to maintain mobility following loss or damage to the vehicle whilst the vehicle is off the road being repaired	Limit £35 per day. Maximum £500 per policy year No payments will be paid whilst the vehicle is driveable. Expenses must be justified and evidenced.	F
Medical emergency cover In the event of the driver becoming too ill to continue the journey we will cover another person to drive the vehicle to allow the journey to be completed.	£250 excess	G

Cancellation Procedure

14 day cooling off:

- You have 14 days from the receipt of your policy booklet or renewal terms and conditions to cancel cover. Cancellation is subject to return of the certificate of motor insurance to Fish Insurance. A time on risk charge of 10% of the annual premium will be payable.

The policy can be cancelled mid term:

- By you giving us 7 days notice in writing subject to return of the certificate of motor insurance to Fish Insurance. The premium we will return to you is shown in the General Conditions part of the policy; or
- By us giving you 7 days notice in writing sent to your last known address. If we do this we will return the unused premium. You must return the certificate of motor insurance.

How to Make a Claim

Telephone the Fortis Onecall service on **08701 222020**, this helpline is open 24 hours a day, 365 days a year. Please have details of the incident and your policy details available. If you do not have policy details you will need to quote your registration number.

If your windscreen or windows only are damaged, telephone the Fortis Insurance glassline on **0800 174764**

If you wish to make a claim for Keep Mobile benefit, please forward any receipts for the cost of alternative transport to Fish Insurance.

If you experience any problems, please contact Fish Insurance on **01772 724442**.

Complaints Procedure

If you have any cause for complaint or are unhappy about the way in which a claim has been handled, you should, in the first instance contact Fish Insurance on **01772 724442** or you may write to **The Customer Service Manager at Fish Insurance, 2-4 Riversway Business Village, Navigation Way, Preston, PR2 2YP.**

E mail: admin@fishinsurance.co.uk

If this fails to resolve your complaint you may write to the chief Executive of Fortis Insurance Limited at the address below. If you are not satisfied with our final decision, you can write to the Financial Ombudsman Service at South Quay Plaza 2, 183 Marsh Wall, London, E14 9SR.

Financial Services Compensation Scheme

In the event that Fortis is unable to meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. The first £2,000 of a claim is protected in full. Above this threshold, a minimum of 90% of the remainder of the claim will be met. Further information can be obtained from Fortis or the Financial Services Compensation Scheme (FSCS).

Fortis Insurance Limited, Fortis House, Tollgate, Eastleigh, SO53 3YA, England. Registered number 354568

Fortis Insurance is authorised and regulated by the Financial Services Authority.